

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John A. Hoffman
Teresa D. Hoffman
Debtors

Case No. 13-06092-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DDunbar
Form ID: 3180W

Page 1 of 2
Total Noticed: 38

Date Rcvd: Feb 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2018.

db/jdb
4468744 +John A. Hoffman, Teresa D. Hoffman, 455 East Canal Road, York, PA 17404-9746
+American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
El Segundo, CA 90245-3504
4414294 +Anesthesia Associates Of York, PO Box 70240, Philadelphia, PA 19176-0240
4414303 +Commercial Acceptance Company, PO Box 3268, Shiremanstown, PA 17011-3268
4414304 +Credit Bureau Of York, Inc., 33 South Duke Street, York, PA 17401-1485
4414307 +Fifth/Third Bank - First Capital, 38 Fountain Square Plaza, Cincinnati, OH 45202-3102
4414308 +Financial Recoveries, PO Box 1388, Mt. Laurel, NJ 08054-7388
4414312 +KML Law Group, BNY Independence Center, Suite 5000, 701 Market Street,
Philadelphia, PA 19106-1538
4414314 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)
4414317 +Shipley Energy, PO Box 946, 415 Norway Street, York, PA 17403-2531
4414320 +USA Funds, PO Box 6180, Indianapolis, IN 46206-6180
4414323 +Wellspan Medical Group, C/O Physicians Billing Services, PO Box 15150,
York, PA 17405-7150
4414324 +York Hospital, 1001 South George Street, York, PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: AISACG.COM Feb 07 2018 18:58:00 Capital One Auto Finance c/o AIS Portfolio Service,
P.O. BOX 4360, Houston, TX 77210-4360
cr +EDI: AISACG.COM Feb 07 2018 18:58:00 Capital One Auto Finance, a division of Capital On,
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
4420773 +EDI: CINGMIDLAND.COM Feb 07 2018 18:58:00 AT&T Mobility II LLC, % AT&T Services, Inc,
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
4414295 +EDI: ACCE.COM Feb 07 2018 18:58:00 Asset Acceptance, PO Box 1630, Warren, MI 48090-1630
4417693 +EDI: ACCE.COM Feb 07 2018 18:58:00 Asset Acceptance LLC, PO Box 2036,
Warren, MI 48090-2036
4414296 +EDI: HFC.COM Feb 07 2018 18:58:00 Bon Ton, PO Box 5253, Carol Stream, IL 60197-5253
4414300 EDI: CRFRSTNA.COM Feb 07 2018 18:58:00 CFNA/Meineke, PO Box 81083, Cleveland, OH 44181
4414298 +EDI: CAPITALONE.COM Feb 07 2018 18:58:00 Capital One, PO Box 71083,
Charlotte, NC 28272-1083
4414299 +EDI: CAPONEAUTO.COM Feb 07 2018 18:58:00 Capital One Auto Finance, 3905 M. Dallas Parkway,
Plano, TX 75093-7892
4470950 +EDI: AISACG.COM Feb 07 2018 18:58:00 Capital One Auto Finance,
c/o Ascension Capital Group, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
4780299 +EDI: AISACG.COM Feb 07 2018 18:58:00 Capital One Auto Finance,,
a division of Capital One, N.A., Ascension Capital Group, 4515 N Santa Fe Ave Dept APS,
Oklahoma City, OK 73118-7901
4414301 +EDI: CHASE.COM Feb 07 2018 18:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
4414302 +EDI: ACCE.COM Feb 07 2018 18:58:00 CitiBank Mastercard, C/O Asset Acceptance,
PO Box 1630, Warren, MI 48090-1630
4436290 +EDI: CRFRSTNA.COM Feb 07 2018 18:58:00 Credit First NA, PO Box 818011,
Cleveland, OH 44181-8011
4414305 +EDI: RCSFNBMARIN.COM Feb 07 2018 18:58:00 Credit One Bank, PO Box 98873,
Las Vegas, NV 89193-8873
4414306 +EDI: RCSDELL.COM Feb 07 2018 18:58:00 Dell Computer Bank, PO Box 81607,
Austin, TX 78708-1607
4414309 +E-mail/Text: julie.baughner@pinnaclehealth.org Feb 07 2018 18:53:27 Hanover Hospital,
300 Highland Avenue, Hanover, PA 17331-2203
4414310 +E-mail/Text: Bankruptcies@nragroup.com Feb 07 2018 18:53:59 Hanover Pathology,
C/O National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4414311 +EDI: RMSC.COM Feb 07 2018 18:58:00 JC Penney, PO Box 960090, Orlando, FL 32896-0090
4414313 +E-mail/Text: Bankruptcies@nragroup.com Feb 07 2018 18:53:59 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
4414315 +EDI: RMSC.COM Feb 07 2018 18:58:00 Sam's Club, PO Box 530942, Atlanta, GA 30353-0942
4414316 +EDI: SEARS.COM Feb 07 2018 18:58:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282
4414319 +EDI: WTRRN BANK.COM Feb 07 2018 18:58:00 Target National Bank, PO Box 673,
Minneapolis, MN 55440-0673
4414321 +EDI: VERIZONEAST.COM Feb 07 2018 18:58:00 Verizon Pennsylvania,
500 Technology Drive, Suite 300, Weldon Springs, MO 63304-2225
4414322 +EDI: VERIZONWIRE.COM Feb 07 2018 18:58:00 Verizon Wireless, PO Box 25505,
Lehigh Valley, PA 18002-5505

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4440156* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, ATTN: Bankruptcy Department,
P.O. Box 630267, Irving, Texas 75063)

Date Rcvd: Feb 07, 2018

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '###' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
 Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Keith B DeArmond on behalf of Debtor 1 John A. Hoffman general.dearmondlaw@gmail.com,
 G10924@notify.cincompass.com
 Keith B DeArmond on behalf of Debtor 2 Teresa D. Hoffman general.dearmondlaw@gmail.com,
 G10924@notify.cincompass.com
 Thomas I Puleo on behalf of Creditor NATIONSTAR MORTGAGE, LLC tpuleo@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 John A. Hoffman
First Name Middle Name Last Name

Debtor 2 Teresa D. Hoffman
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-06092-HWV**

Social Security number or ITIN **xxx-xx-4187**
EIN --

Social Security number or ITIN **xxx-xx-2029**
EIN --

Order of Discharge

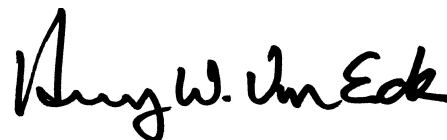
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John A. Hoffman

Teresa D. Hoffman

By the
court:

February 7, 2018

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.